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Quin's Rudiments

OF

BOOK-KEEPING.

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QUIN's RUDIMENTS

OF

BOOK-KEEPING;

COMPRISED IN

SIX PLAIN CASES,

AND

Attainable in as many Days, without the Help of a Teacher.

CALCULATED

For Perſons of either Sex, grown to Maturity.

WITH AN

ESSAY

On the fit Manner of initiating YOUTH in the Rules of Temperance and Moral Rectitude,

BY AN EASY

ARITHMETICAL SCALE.

The THIRD EDITION, Corrected and Enlarged.

LONDON, PRINTED:

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M DCC LXXIX.

BRITISH MUSEUM

TO THE

RIGHT HONOURABLE

JOHN SAWBRIDGE,

LORD-MAYOR

OF THE

CITY OF LONDON.

MY LORD,

THE Luſtre of your ſocial Virtues being ſuperior to the Elevation of your Office in the State, I am the more emboldened to approach your Lordſhip; and joyfully viewing you the vigilant

A Guardian

Guardian of a great commercial People, the tender Friend of Community in general, and the cheriſhing Encourager of every uſeful Improvement, I can no longer refrain entreating your Lordſhip's benign Protection in favour of this little Work; which, with all due Deference, I devote to your Lordſhip's auſpicious Patronage; moſt humbly confiding, that, in your known Candour, my Endeavours will be conſidered by your Lordſhip, as the Effect of an Inclination big with the Deſire of being found uſeful to a worthy Public, whoſe continued Encouragements have bound me in a grateful Service to them.

My

My Lord, the great Number of adult Perſons whom I have aſſiſted in a mode of adjuſting their own Accounts regularly, with little Loſs of Time, has powerfully induced me to think of a ſtill greater—thoſe mature in Years, but young in the Knowledge of their own Concerns, and whom I could not ſerve in the ſame Way better than by publiſhing this Treatiſe; truſting that the compendious Principles laid down in it, are ſo adapted to the different Capacities and Occupation of Perſons, as to prove a pleaſing and intereſting Study to thoſe deſirous of good Order in their Families; and I earneſtly hope that Writers of more excellent Invention will

condeſcend to improve a Syſtem of ſo much Importance to Mankind.

My Lord, permit me, with great Submiſſion, to lay before your Lordſhip the unexpected Condition of a Perſon grown to Maturity and untaught, elevated at once by caſual Fortune from Diſtreſs to Affluence; who being incapable of enjoying the Favours of the fickle Dame, not knowing how to arrange her bounteous Gifts, intruſts the Conduct of his All to the Hand of Chance, or ſome faithleſs ſeeming Friend, who raiſes his Hopes above Reaſon's Summit, to daſh him down the Precipice of Perfidy: nor are the

Numbers

Numbers few who thus daily riſe and fall in the uncertain Scale of Proſperity and Adverſity. Thus Men ſuffer through the unhappy vulgar Opinion, that Literary Fruit can only be gathered in the Seaſon of Youth; as if Nature were engaged to thruſt out the Uſe of Reaſon, and the Exerciſes of Reflection, as the human Body increaſes in Strength and Magnitude.

And it is chiefly from this reigning prejudicial Opinion, that People in general are deterred, at a certain Age, from attempting what I have often witneſſed to be the eaſy Conqueſt of middling Capacities; and ſo they conſequently

quently remain the Victims of a fooliſh Credulity.

My Lord, I have ventured on the Novelty of introducing the moſt univerſal and eſſential Uſes of Arithmetical Information, accompanied with Moral Evidences, for it's better Reception: no one is a better Judge than your Lordſhip of the Connection between Arithmetical Arrangements in the Duties of Life, and the Moral Effect ariſing from ſuch Order; therefore, My Lord, ſhould I be cenſured for having differed from others who have written on the many Subjects and Objects of Arithmetic, I have a Conſolation which I cannot readily be de-

prived

prived of—that, ſheltered by your Lordſhip's Sanction, I cannot feel from the Injudicious; and the Candid will allow my Plan to be well adapted to thouſands, who have deſpaired of being ever acquainted with any ſuch Qualification. If a Critic ſhall deem the Scheme ſimple, he gratifies my Wiſh the more; for Simplicity in Axioms cannot be conſidered a Defect, knowing that naked Truth is more availing, than when robed in the ſuppoſed Decorations of elaborate Skill; I am therefore the more happy in my Labours. Nor can I accuſe myſelf of being Negligent in this intereſting Duty; if I am found weak in any Attempt

of

of fulfilling it, I freely confeſs it muſt be more owing to Inability than want of Attention. My great Ambition is, that my Endeavours of extending ſo neceſſary a Degree of Knowledge, may not prove unworthy the improving Notice of more ſublime Thoughts; earneſtly wiſhing your Lordſhip's great Examples in Life may be copied by the World, as faithfully as they are admired by

Your Lordſhip's

Moſt obedient

Humble Servant,

May 27th, 1776. MATTHEW QUIN.

Quin's Rudiments

OF

BOOK-KEEPING.

PART I.

IN this firſt part I have illuſtrated the buſineſs of the *Counting-Houſe*, and obviated the many difficulties which too generally happen to obſtruct young Clerks. I have endeavoured to render the bulky labours of my predeceſſors leſs burthenſome in the *pocket*, and more comprehenſible in the *head*; I have retrenched a numerous and

unneceſſary ſet of *titles*, *caſes*, and *examples*, which appeared to be mere literary brambles, that very dextrous perſons might get over, whilſt many weaker capacities were forbid the field. I have compriſed all that is eſſentially neceſſary for the merchant and the clerk, in ſtating and balancing accounts, in *ſix plain caſes*, attainable in as many days; and I have reduced the *price* to the public, to near the half of any work worth notice on the ſubject of Book-Keeping. And tho' the firſt edition had been much extolled by the celebrated Dr. Kenrick, Dr. Matty, and other literary gentlemen; favoured with the approbation not only of the Lord Mayor and the Critical Reviewers of London, but likewiſe of the public in general; yet I did not conceive that ſo great an indulgence

indulgence ought to render me leſs active in the ſervice I owed to their protection; on the contrary, I became more induſtrious in attempting to ornament what their kindneſs had nouriſhed, that it might become more acceptable to the world. But ſtill, my brother Teachers, if in this I ſeem to you to be ambitious of public praiſe, I freely own that I am; it is a part of that value ſtampt on the good endeavours of every man; and if it falls to my lot, I will not, I cannot be niggardly in ſharing it with you, while you continue to lend your hearts and hands in the generous ſupport of what you find reaſonable in my doctrine, and with the nice eye of impartial juſtice diſcern my fallibility; that through your brotherly aid I may approach a little nearer to my greateſt ambition

of all---to do what good I can, during my uncertain ſtay on the preſent precarious ſtage of life.

The ſyſtem compriſed in this *firſt part* is founded on the true Italian principle of DOUBLE ENTRY, and calculated for the uſe of the more extenſive branches of trade; but ſo eaſily learned, that perſons in different ſpheres of life may manage their inferior tranſactions on the ſame plan, ſo as to view the ſtate of their domeſtic or trading concerns every day.

To expatiate here on the utility of being expert in accounts, would be an ill compliment to the number of rational people who are already convinced of it. I will only intreat thoſe in the department of *tuition*,

ition, to conſider the *eaſy, ſimple manner*, in which it may be acquired, by the ſcheme here laid down before them. No matter has been ſo much treated of, and ſo indifferently underſtood, by the very perſons whoſe intereſts depended moſt on it, as the ſubject of Book-Keeping.

The *ſchool modes* from the beginning have been too obſcure; a circumſtance which has debarred thouſands from venturing on ſuch expected difficulties: in ſhort, few engaged it, but through the neceſſity of being qualified for the *Counting-Houſe*; as if it had been a myſtery peculiar to *trade* only, and that the NOBLES, GENTRY, but *particularly* the LADIES, were to be excluded from the enjoyment of knowing how to *ſtate* and *balance* their

their own accounts correctly, unleſs they ſubmitted to go through a circle of dull *labour* and dark *inquiries*, without ever gaining the object of their purſuit.

Such have been the manner and order in which the writers generally expreſſed themſelves, as to deface beauteous *plains*, with uſeleſs labyrinths. And what muſt School-maſters do, if the works approved by ſo many, and which have ſtood the teſt for numbers of years, appear to them too abſtruſe for ſlender capacities? They cannot convey the *text* with any tolerable ſucceſs, nor have they the leiſure, or encouragement, to frame and model *ſyſtems* adapted to the *ſort* and *feeble* of every pupil. Certainly, every thinking gentleman deliberating what

to

to do in that caſe, will take a comparative view of Authors, and chuſe accordingly; like a ſkilful phyſician, recommending to his patient the food which beſt ſuits his power of digeſtion: for it is very evident, that one maxim cannot govern ſo many various diſpoſitions, where the tendency of their material elements, and ſtate of thought, are ſo amazingly different.

I have not in theſe Rudiments attempted any copious diſplay, in playing with the *art* beyond the level of common capacities; my aim is to edify, by a conciſe explanation of the neceſſary ſtyle in which this uſeful ſubject ought to appear; and if the *branches* are leſs numerous, I hope the *fruit* will compenſate for that loſs. It is an eaſy matter to find

books

books enough to puzzle the fine talents of our *modern ſtudents!*

I ſubmit to every judicious Teacher, how far the writers have all copied each other on this ſubject; and differed not in any thing ſo much, as the mode of diſplaying their learning through a long ſeries of ſheets, tending to perplex, rather than to improve the reader. Not that I arrogate to myſelf the merit of being ſuperior in *invention*, or more *inſpired* than the authors I allude to; my only claim is, that of not giving much trouble to others in underſtanding what little I have to ſay.

Thoſe *gentlemen* who have gone through ſuch bulky works, irkſome endeavours, and tedious varieties, can

can boaſt of their toils and induſtry, their well-ſpent time in frequent repetitions of one thing, differing a little now and then in the form of expreſſion, to create a variation in the very ſame article, to the great obſtruction of thoſe who wiſh to acquire knowledge; for the memory muſt be ever defeated, when foreign complex ideas are blended with the object of *ſtudy*.

If I engage to teach a *lady* or *gentleman* the art of keeping *accounts* in a proper manner, and conſiſtent with the *Italian* ſyſtem; need I firſt prepare their attention, by obliging them to recite numberleſs *rules*, and to obſerve the uſual *formalities* of the *commercial world?* To a *lady*, who has nothing more to adjuſt than her domeſtic affairs, and is deſirous of doing

 that

that according to the neceſſary *rules*, to render them fit for her own, or any other perſon's inſpection, muſt I convey this neceſſary qualification, by attempting to impreſs ideas in her mind quite foreign to the purpoſe? Muſt I inſiſt upon her going through a regular courſe of *Vulgar* and *Decimal Arithmetic?* muſt I enjoin her to get ſo many rules perfectly in her mind, to be uttered with great readineſs whenever I require, and teach her that theſe ſteps are eſſential *preparatives* for forming a Debtor and Creditor? Yet no leſs abſurdity can enſue, if it is inſiſted on, that a perſon cannot *ſtate* and *balance* accounts regularly, without being familiarly converſant with the different *laws* and *exceptions* of one of theſe voluminous Tracts of Book-Keeping. And thus grown Perſons,

ſons, who have neither *time* nor *inclination*, are retarded by uſeleſs leſſons, and at length obliged to relinquiſh any farther pretenſion to ſo valuable an acquiſition.

There are *two* names given to Book-Keeping; the one is called *Double Entry*, and the other *Single Entry*: the firſt-mentioned is the method uſed by Merchants, and other principal Negotiators; and that of *Single Entry*, by retailing Dealers: not that theſe laſt are confined to that vague manner; but want of knowledge at firſt introduced it, and (like many other unreaſonable purſuits) it has been confirmed by *cuſtom*.

There are alſo, according to this Treatiſe, two ways of keeping ac-

counts, but both are on the principles of *double entry*. There are in other Authors many technical names given to accounts, which I have avoided, from a belief that ſuch as I object againſt are vague and nugatory. Nor can I conceive that reaſon will admit of more than two plain names to compriſe the whole, (namely, REAL and PERSONAL) and bear real ſignification to all ſuch perſons as are not over-fond of winding compoſitions.

REAL ACCOUNTS, are my real properties, either in my poſſeſſion or out of it.

PERSONAL ACCOUNTS, are the mutual tranſactions ariſing between *me* and any *other Perſon*; and are to be expreſſed in ſuch order, as occaſionally

to

to ſhew the real and fair ſtate of our dealings.

There is a *third* kind of *account* in general *uſe*, which, however, I cannot admit, till better warranted by it's *advocates*;---this is called *Imaginary*.

Under this *imaginary title*, the imagination ſtill creates more, to embarraſs *realities*, and opens an account called *Profit and Loſs*; tho' ſo very inconſiſtent, and incapable of pointing out any real meaning under *one head*: For it is evident, that if I *gain* by any negotiation, my profit is *real*, and not *imaginary*; and, by a ſimilar obſervation, *loſs* muſt be acknowledged to be no *profit*, but the very oppoſite; how, then, can terms ſo different in ſignification give a title to expreſs the ſame thing!

The

The SIX PLAIN CASES propoſed in the Title of this little Work are briefly theſe.

1ſt. A *Liſt* or *Inventory* of my whole Stock to begin Trade with, and *another* of what I owe;

2d. *Buying*;

3d. *Selling*;

4th. *Receiving*;

5th. *Paying*; and

6th. *Balancing*.

In which all tranſactions are and muſt be included, though ſo many other names are given to accounts. For inſtance, BARTER is one of theſe *imaginary* bantlings; *trade* knows it not, ſince *money* is the known medium in all negotiations. If I exchange my horſe for yours, which is valued at 50*l.* more than

than mine, when I pay the *balance* in caſh, or in any other commodity of equal value, is not that manner of diſcharging it plainly *buying*, *ſelling*, *paying*, and *receiving?* under which deſcription I do not confuſe the real deſign and nature of the tranſaction with the title of BARTER, to impede the *learner* in obtaining the plain ſenſe of the buſineſs in hand.

If I write to my Correſpondent at *Naples*, deſiring he would commiſſion ſome friend of his at *Liſbon* to purchaſe a pipe of *Red Port* for my uſe; which is to be ſhipped from thence to *Dublin*, and there to be delivered to my friend, as *per* appointment; my friend in *Dublin* receives it, and exchanges it there for the full value of *Iriſh Linens*, which he ſhips on board

board the *Succeſs*, Capt. *Dunn*, and conſigns them to me at *London*: Pray what are theſe various commiſſions, &c. but actually *buying* and *ſelling?* Yet the variety of it would occaſion ſad apprehenſions in a *learner*, how to give technical titles to the various negotiations, agreeable to the ſpirit of the art of Book-Keeping, and how to *ſtate* and *balance* this ſeemingly intricate chain of accounts, though in themſelves far from being any myſtery. For, admit the *pipe of wine* was purchaſed for £. 26 10 0

And the *charges* attending the whole, for which I am accountable, amount to - - - - - - 10 10 0

Conſequently, it coſt me £. 37 0 0

Which

Which laſt ſum I ſubtract from 46*l.* 10*s.* being the value of my *linen*; and the difference is my *gain*, being 9*l.*

Now under what title muſt I place this real *gain?* not where *loſs* is concerned, I dread the conſequence; *gain* augments my *ſtock*, unleſs I do much wrong, therefore why ſhould I hazard the miſplacing what I know to be *real*, not *imaginary*; *profit*, not *loſs?* Or if I have the misfortune of having my Houſe and Goods burnt to aſhes, no Caſuiſt or Logician would ever attempt to perſuade me that my *loſs* is not *real*, but *imaginary*; yet a *learned* Book-Keeper will immediately inſiſt upon it's being ſet down as *profit* and *loſs*.

On theſe accounts, it were to be wiſhed, that thoſe who do not take an abſolute pleaſure in obſtinacy, would avoid as much as poſſible, abſtruſe Phraſes, technical Terms, ambiguous Expreſſions, and unmeaning Titles; and, in conveying inſtructions, conſider what ſort of ſtyle will moſt conveniently deſcribe the leſſon meant for explanation, inſtead of ſuffering *Cuſtom* ſo ſhamefully to triumph over *Reaſon*.

When I come to record my *gain* and *loſs*, as they occur in this work, I hope to ſatisfy thoſe who may now doubt it, that theſe accounts are to be ſtated in a more eligible manner than has hitherto been practiſed.

PARTNERSHIP is another degree of *imaginary*

imaginary accounts; and the perſon capable of conducting it, is conceived to be no inconſiderable adept in Book-Keeping; becauſe people do not reflect, that when *two* or *more* are jointly concerned in Trade, the tranſactions ought to be ſtated in the ſame manner as when a perſon carries on buſineſs *ſingly*; and the only difference is, the *diviſion* of the *Profits*, and *accounting* for the *Loſs*, in proportion to the reſpective *ſhares* which the Partners had in the *joint ſtock*.

For the regular order of keeping accounts, in *mercantile* or other principal negotiations, it is abſolutely neceſſary to have the following three Books.

A Day-Book, Journal, and Ledger.

The Day-Book, to contain the original ſtate and progreſſive nature of our whole tranſactions, in a free, natural ſtyle, and to be afterwards preſerved as a proper *record* for deciding any future doubts which might ariſe from the *other* Books, relative to the origination and authenticity of the buſineſs doubted of; and as this firſt Book is the very foundation and authority of the other two, it ought not to be intruſted with the hand of *Negligence*, notwithſtanding it is ſo eaſy to conduct it, that any perſon capable of writing a legible hand, and adding a few ſums of money together, may make all the occaſional Entries in it, as correct as any Author who

who has ever written on the ſubject. Conſequently, as the approach to ſo valuable an acquiſition is rendered ſo very plain, it muſt be inexcuſable in *Gentlemen*, and even *Ladies*, to omit what is ſo very intereſting in the knowledge of domeſtic œconomy--- intereſting in what they owe to themſelves in point of private ſatisfaction, and the deſire they ought to have to pleaſe the minds of their friends, particularly ſuch as they do buſineſs with in *paying* and *receiving*, &c. And thoſe who deem it drudgery to go through the *regular forms* of the other two Books, may ſafely intruſt the management of them to a *ſervant*, as none can err in the *Journal* and *Ledger*, without being liable to immediate detection by the *Day-Book*.

The

The *Journal* is the next book to be uſed in the courſe of this Art. It is to be a copy of the ſubſtance of all the *entries* written in the *Day-Book*, with their reſpective *dates*; the *ſtyle* to be more conciſe, yet ſufficiently deſcriptive; ſo that the hiſtorical narrations given in the *Day-Book*, may become more brief in point of form, to prepare it for the *Ledger*.

Every entry in the *Journal* is to be made *debtor* to ſome *perſon* or *thing*; the proper rule for which will be given in it's place.

The *Ledger* is the third and laſt of theſe neceſſary Books; and, as in this all the buſineſs written in the *Day-Book*, is transferred from the *Journal*, and diſpoſed of in ſuch order as is re-

quired

quired by this Syſtem, here only you may ſee at pleaſure the true ſtate of your affairs, either in a *general*, or a *particular view*; as will be demonſtrated in the following *Examples*.

REMARKS on the DAY-BOOK.

THE firſt *three entries* in it conſtitute the whole *Stock* I begin with; and the *fourth* acknowledges my being indebted to *Thomas Lamon* for a certain ſum. Theſe accounts of what I *have*, and what I *owe*, diſcover the preſent ſtate of my affairs, and form the firſt of the SIX CASES propoſed; as the balance remaining after diſcharging Mr. LAMON's debt, is

is my real property only, and conſtitutes but one CASE, notwithſtanding that the *Inventory*, and what I *owe*, form four Entries in the *Day-Book*.

The 5th Entry in it is *Buying*, being the - - - 2d Caſe;

The 6th is *Selling* - 3d Caſe;

The 7th is *Receiving* - 4th Caſe;

The 8th is *Paying* - 5th Caſe.

And the 6th of theſe *Governing Caſes* ariſes when I come to balance the other accounts in the *Ledger*, and is accordingly ſtiled *Balance*.

The 9th Entry in the *Day-Book* is *Paying*, and is comprized in the 5th *Caſe*; and had I ten thouſand Entries

to

to make, they muſt come under one or the other of theſe SIX CASES, and in no wiſe differ ſo as to require any greater number.

The *ſtrokes* oppoſite the Entries mark their being transferred into the Journal, and the *date* directs you where.

Day-Book.

LONDON, 1st January, 1778.

		£.	s.	d
	My whole STOCK, to begin Trade with, consists of			
—	*Cash* in hand — — — £500			
—	*Ten Hhds.* of *Red Port*, valued at 20*l. per* Hhd. — — — 200			
—	*Debt* due to me by *Alexander Grant*, having lent to him 10th May last — — 300			
	— — 1000			
	1			
—	*I owe Thomas Lamon*, having borrowed of him 2d August last — — —	250		
	10			
—	*Bought* of *Alexander Grant*, Two Hhds. of Red Port, valued at 24*l. per* Hhd.	48		
	20			
—	*Sold* to *Thomas Lamon*, 6 Hhds. of my Red Port out of the original *Stock*, at 32*l. per* Hhd.	192		
	28			
—	*Received* of *Alexander Grant*—on Account	100		
	29			
—	*Paid Thomas Lamon*—on Account	20		
	31			
—	*Paid* different Charges of *House-keeping* for this Month, in full, as *per Bills* on the *File*.	8		

A definition is already given of the *uſe* of the Journal; the *terms* of it only want explanation.

The firſt of theſe is, "*Sundries Debtors to Stock.*"

Theſe *Sundries* are the three ſundry things which conſtitute my Stock; that is to ſay, *Caſh*, *Red Port*, and a *Debt* due by Mr. *Grant*.

The term *Stock*, ſignifies *myſelf*; as if I would ſay, "Sundry things Debtors to *me*."

The 4th Entry in the Journal, is, "*Stock Debtor* to *Thomas Lamon*."

Here again I am called STOCK, being accountable to Mr. *Lamon* for the ſum.

The 5th Entry is, my having bought *Red Port* of *Alexander Grant*; and as it adds to the quantity of my *Port*, conſequently that commodity is accountable to Mr. *Grant* for the increaſe; and for that reaſon, *Red Port* is made Debtor to *Alexander Grant*, though it may ſeem that *Stock* (or *myſelf*) ſhould be the Debtor in this caſe; and, in fact, I am the natural *Debtor*, but this manner of terming it, diſcovers how much I have gained or loſt, whenever I balance my accounts. And the ſame diſtinction is to be obſerved in every thing *bought* or *ſold*.

The 6th Entry is, *Selling* to *Thomas Lamon* 6 *Hogſheads* of my *Port*; and he is made *debtor* for the amount to *Port*, and not to the *Stock*, as the *Port* had been diminiſhed by him.

The

The 7th Entry is, *Receiving caſh*; for which *Caſh* (being increaſed) is made *Debtor* to the *Giver*.

The 8th Entry is, *Paying* to *Thomas Laman*; and he is made *Debtor*, for being the *Receiver*.

The 9th Entry diminiſhes my *Caſh*, and therefore is made *Debtor* to *Caſh*.

RULES for knowing the *Debtor* in every tranſaction.

1ſt. Every *thing* I *receive*, is *debtor* to the *perſon* from whom *received*.

2d. And every *perſon* to whom I *give*, is *debtor* to the *thing given*.

3dly.

3dly. If I exchange one *article* for *another*, the article *received* is *Debtor* to that *given*.

Note, The *figures* in the left-hand column of the *Journal*, refer to the *folios* of the *Ledger* where the accounts are opened.

Journal.

LONDON, 1st January, 1778.

Page 1.

		£.	s.	d.
	Sundries Debtor to STOCK, for the Amount of my whole Eſtate —— ——	1000		
.1	*Caſh* in hand —— —— £500			
.2	*Red Port*, 10 Hhds. at 20*l. per* Hhd. — 200			
.3	*Alexander Grant*, Debt due by him — 300			
	£1000			
	—— 1 ——			
.4	*Stock Dr.* to *Thomas Lamon*, borrowed from him	250		
	—— 10 —— Page 2.			
.2	*Red Port Dr.* to *Alexander Grant*, for 2 Hhds. bought of him, at 24*l. per* Hhd.	48		
	—— 20 ——			
.5	*Thomas Lamon Dr.* to Red Port, for 6 Hhds. at 32*l. per* Hhd. —— —— —	192		
	—— 28 ——			
.1	*Caſh Dr.* to *Alexander Grant*—received on Account —— —— ——	100		
	—— 29 —— Page 3.			
.5	*Thomas Lamon Dr.* to *Caſh*—paid him on Account	20		
	—— 31 ——			
.6	*Houſhold Expences Dr.* to *Caſh*, for different Charges, as *per* Bills paid — — —	8		

The Ledger

REQUIRES an *Alphabet* to direct you to every account opened in that book, or which may be transferred from one *folio* to *another*. I have ventured to ſwerve from cuſtom in forming of it; by adding *two neceſſary letters*, which are omitted by all others; (I mean, J. and V.) and for this reaſon, that many names begin with theſe letters, where it would be highly improper to uſe I. and U. in their ſtead.

No *two letters* in the Alphabet have more different *ſounds* and *offices* than V. and U. the one being a *vowel*, and the other a *conſonant*. How unlettered is it to look for *Valentine* or *Venice* in the *Alphabet* under the letter U? and likewiſe for *James* or *Juniper*, under the letter I? which laſt letter is incapable of *forming* any *ſound* ſimilar to J.

ALPHABET.

A.	B. Balance. 7.	C. Cash. 1	D.
E.	F.	G. Grant, Alex. 3	H. Houshold Expences. 6.
I.	J.	K.	L. Lamon, Tho. 5.
M.	N.	O.	P.
Q.	R. Red Port. 2.	S. Stock. 4.	T.
V.	U.	W.	X.
Y.	Z.	—	—

JAN.		Cash——————Dr.	£.	s.	d.
1	1	*To Stock*—having now in Hand -	4	500	— —
28	2	*To Alexander Grant*—received on Account	3	100	— —
				600	— —

1778				£.	s.	d.
JAN.			Cr.			
29	3	*By Thomas Lamon*—paid on Account -		5	20	— —
31	3	*By Houſhold Expences* for 1 Month -		6	8	— —
		By Balance in Hand - - - - - -		7	572	— —
				—	600	— —

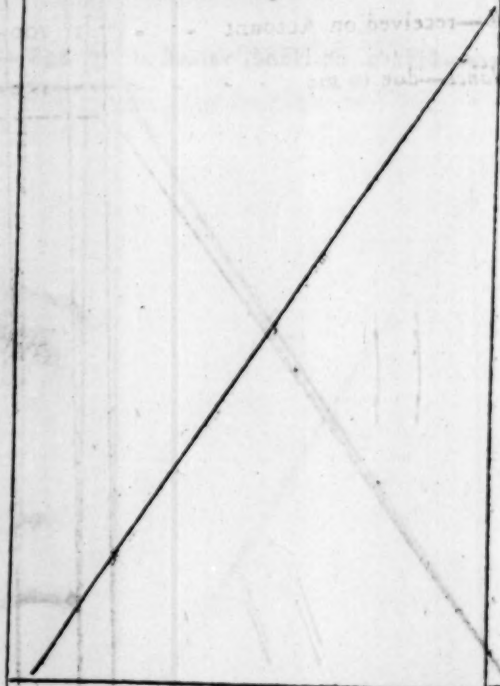
Red Port——Dr.

JAN.			£.	s.	d.
1	1	*To Stock*—for 10 Hhds. at 20*l. per* Hhd.	4	200	— —
10	2	*To Alexander Grant*—for 2 Hhds. - -	3	48	— —
	2	*To Stock*—gained on this Account -	4	72	— —
			—	320	— —

JAN.		Cr.	£.	s.	d.
20	2	*By Thomas Lamon*—6 Hhds. 32l. *per* Hhd.	5	192	— —
		By Balance—6Hhds. on Hand, valued at	7	128	— —
				320	— —

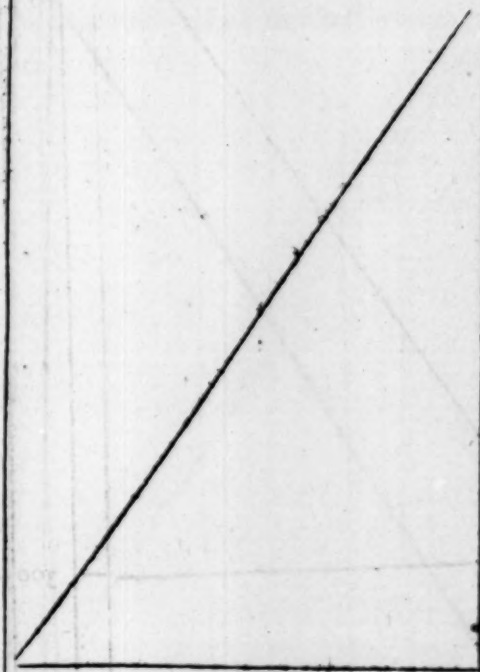
JAN. Alex. Grant--Dr. £. s. d.

1 To *Stock*—Debt due by him - - - 4 300



300

1778				£.	s.	d.
JAN.		**Cr.**				
10	2	*By Red Port*—2 Hhds. at 24*l. per* Hhd.	2	48	—	—
28	2	*By Caſh*—received on Account - -	1	100	—	—
		By Balance—due to me - - - - -	7	152	—	—
			—	300	—	—



JAN.		Stock——— Dr.	£.	s.	d.
1	1	*To Thomas Lamon*—due to him - -	5	250	— —
31	3	*To Cash*—for Houshold Expences - -	1	8	— —
		To Balance—for what I am now worth	7	814	— —
			—	—	— —
			—	1072	— —

Jan.			Cr.	£.	s.	d.
1	1	*By Cash*—now in Hand - - - - -	1	500	—	—
	1	*By Red Port*—10 Hhds. on Hand -	2	200	—	—
	1	*By Alexander Grant*—due by him - -	3	300	—	—
28	2	*By Red Port*—gained on that Account	2	72	—	—
				1072	—	—

Tho. Lamon-Dr.

				£.	s.	d.
Jan 20	2	*To Red Port*—6 Hhds. at 32*l. per* Hhd.		192	—	—
29	3	*To Cash*—paid on Account - - - - -		20	—	—
		To Balance, due to him - - - - -		38	—	—
				250	—	—

Jan.		Cr.	£	s	d
1 mo 1	By Stock — Ber.: of him		4	250	~
				250	~

1778		Housh̄old-Expen̄s. Dr.	£.	s	d
JAN					
1mo	31	To Cash — Bills paid	1	8	—

1778			£.	s.	d.
JAN.		Cr.			
31	3	*By Stock*—Expended in this Month -	1	8	—

Balance——Dr.

		£.	s.	d.
To Cash—now in Hand - - - - -	1	572	—	—
To Red Port——remaining on Hand, 6 Hhds. valued at - - - - - -	2	128	—	—
To Alexander Grant—due by him -	3	152	—	—
		852	—	—

Cr.	£	s	d
By Stock – net property	4	8	14
By Thos. Lamson – owing	5	3	8
		8	52

INSTRUCTIONS

FOR

STATING AND BALANCING

THE

LEDGER.

TO give the Learner any directions how to *rule* theſe *three books* would be unneceſſary; as he has no more than to imitate the mechanical order before him in the different *examples*.

The figures in the ſmall columns of the *margins*, where the *dates* of tranſactions are, refer to the pages of the *Journal* from whence the oppoſite accounts have been taken.

In the *debtor ſides* of the *folios*, in the ſmall columns adjoining thoſe of *caſh*, are the figures to ſhew what *folio* of the *Ledger* contains the *creditor* of the account annexed; and on the *creditor ſides* are the like ſmall columns, in which there are figures to direct you to the *folio* of the *debtor*.

The number of *folios* in the preceding *Ledger* are *ſeven*; having as many different *titles*, and all *real*.

Opening an *account*, and giving a *title* to it, muſt be done thus:---In *folio* 1, CASH---DR. and on the oppoſite ſide ---- CR. and ſo, in ſucceſſion, till all the *accounts* are opened, always forming the *Debtors* on the *left*, and the *Creditors* on the *right-hand* ſide of the *folios*.

The

The RULES *for knowing the* Dr. *and* Cr. *of every Account, are theſe.*

Every Article I have on commencing *buſineſs*, is then made *Debtor to Stock*; and the *title* or *account* of *Stock* is *Creditor* by each *article* for it's reſpective value. See *folio* 4. of the *Ledger*.

Every thing I *receive* in a future tranſaction, is to be made *Debtor* to the perſon from whom it is *received*; and that perſon is immediately to be credited, on the *creditor ſide* of his account, with the ſame amount.

See the *Journal* for the 28th day of the month, where I received 100*l.* from Mr. *Grant*; CASH being the *thing received*, is made *Debtor* in

folio 1. of the *Ledger*, to the *perſon* from whom it was received; and that being done, without delay, I give him *credit*, on the *creditor ſide* of his account, in *folio* 3. of the *Ledger*.

By a ſtrict obſervance of this one *Example*, you diſcover the *Dr.* and *Cr.* ariſing from all things *received*; for in the *Ledger entries*, every *Dr.* muſt have a *Cr.* immediately, to continue the uniformity of DOUBLE ENTRY.

And when I *deliver* any thing, the *perſon* to whom I *deliver it* is to be made *debtor* for the amount of what he *receives*; and the article delivered is to be *credited*, in the *folio* bearing it's name, for a *title* for the ſame value.

See the *Journal* for the 29th day of the month; having delivered to Mr. *Lamon* 20*l.* that gentleman is made *Debtor* for the ſum, on the ſame date in *folio* 5. of the *Ledger*; and *Caſh* bearing title in *folio* 1. of the *Ledger*, I proceed directly to give it *credit* for the money I paid away. So much for ſtating the *Debtor* and *Creditor* of *things delivered.*

GIVING and RECEIVING.

Theſe, which form the general employments of mankind, are all that are required in a courſe of Book-Keeping. If, then, the mark of finding the *Debtors* and *Creditors* in theſe two *Caſes* can be fixed to a certainty, and all the negotiations of life are comprehended in *giving* and *receiving*, what difficulty

difficulty is there in opening an account according to *Double Entry*, but ſuch as an implicit obedience to *blind Cuſtom* has occaſioned?

If I GIVE one *piece* of *goods*, and RECEIVE *another*; will not the ſame *law* hold *good?* is not the *conſideration* RECEIVED a *pledge*, a *real debtor*, for the *thing given*; and muſt not I conſider that the commodity given away in the exchange is diminiſhed by ſo much delivered out, and of courſe claims credit for ſuch under it's proper title?

Or if I give *different things* to *one perſon*, or for *one certain thing*; will not the rules given, at once aſcertain the *Debtor* for my different articles *ſo given?* and will not their reſpective *titles*

tles direct me to a view of their reſpective *decreaſe*; and conſequently give each of them credit equal to the diminution they ſuffered?

Likewiſe, if I receive different articles, for one certain article of mine, or have different perſons bound in the ſame bond or contract to me; will not the ſame *reaſons* immediately diſcover where to place the *Debtors*, and the *Creditor?*

LEST the foregoing arguments may be ſaid not clearly to vindicate me in the *examples* I have here offered in my own *Ledger*, I ſhall go over the ground of the whole, *article* by *article*.

The firſt *three accounts* opened in the *Ledger*, are CASH, RED PORT, and

and ALEXANDER GRANT; and they are reſpectively charged DEBTORS to STOCK, in the different *folios* 1, 2, and 3. where they are opened; and each of them is immediately entered on the *creditor ſide* of *ſtock*, in *folio* 4.

STOCK, the 4th *Entry* in the *Journal*, is made *Debtor* in the *Ledger*, for what I owe to Mr. *Lamon*.

The different *Drs.* and *Crs.* in theſe *Entries*, ariſe from the neceſſary form of ſtating my preſent circumſtances before I commence buſineſs.

The firſt tranſaction afterwards happens with Mr. *Grant*; I *receive* Port from him: the *thing* received is made *debtor* in *folio* 2. he is credited in *folio* 3.

The

The next is GIVING Port to *Mr. Lamon*; for which he is made *Debtor* folio 5, and the account of Port gets credit, *folio* 2. for it's loſs.

I now *receive* CASH from Mr. *Grant*, which I make *Debtor* to him, as already explained, &c. as likewiſe the *paying* of CASH to Mr. *Lamon*.

The 9th and laſt *Entry* in the *Journal* is that of *Houſhold Expences Debtor to Caſh*, being the *6th title* or *account* opened in the *Ledger*. It is the law of *Cuſtom*, to place conſumptions of this nature under the old title, PROFIT and LOSS; and, indeed, the title has ſome ſhadow of claim here, in particular; as the manner of houſekeeping, according to the *managers*, may have a great ſhare of both. Yet,

in the preſent caſe, I ſhall make choice of a more ſubſtantial title; I will venture to make the ACCOUNT of STOCK in *folio* 4. to anſwer for money expended in this or any ſimilar manner. It is evident that this expence diminiſhed my caſh; but it was to gratify me; and, in the name of reaſon, why ſhould I charge any part of it to poor *Loſs?*

There is a great end anſwered by having ſuch an account open, as we can daily view our ſtate of living, and retrench many ill habits: but when a man's frailty leads him to any exceſs, diſcretion forbids it a place here; yet imprudent as the act may ſeem, it ought not to be quite baniſhed from the memory, but ſtrictly regiſtered under ſome fictitious *title* in a private Pocket-

Pocket-Book, making that title *Dr.* to every *extra expence*. And thus, likewiſe, by keeping a proſpect of our vanities, as well as of our prudential actions, we may be the more likely to ſhun the *one*, and earneſtly to embrace the *other*.

The *Journal* being now entirely transferred into the *Ledger*, I proceed to *balance* all theſe accounts; and open an account of BALANCE in the 7th folio.

I take a ſheet of paper, and beginning with the account of *Caſh*, folio 1. I find the *totals* of the *Debtor* and *Creditor ſides*, and that the *difference* is 572*l.* being the ſum I have now remaining on hand; and this amount

I transfer to *folio* 7. charging *Balance Dr. to Caſh*; I then return to Caſh account, and there give *Balance credit* for the ſum: and this finally cloſes the *Caſh account*.

In *folio* 2. the difference is 128*l.* this alſo I transfer to BALANCE, making that title *Debtor to Red Port*, and placing the ſame ſum on the *credit ſide* of *Port*; and then adding up both ſides again, their totals are equal, as in all accounts throughout the *Ledger*, when thus balanced.

In *folio* 3. it appears that Mr. *Grant* owes me 152*l.* with which I charge *Balance Debtor to him*; giving him *credit*, by *Balance* in his account, *folio* 3. again: which equals the ſum on both ſides, as required.

In

In *folio* 4. STOCK, or MYSELF, is *Debtor to* Mr. LAMON, *and to Houſhold Expences*; on the *Cr. ſide* of this account is the *original ſtate* of my *Stock*, and ſince that, a *gain* of 72*l.* The difference between both ſides is 814*l.* being the amount of what I am now worth; this I transfer to the *Creditor ſide* of *Balance*, and afterwards to the *Debtor ſide* of *Stock*; and the total of both ſides equal each other.

In *folio* 5. there appears due to Mr. *Lamon* 38*l.* which I transfer to the *Creditor ſide* of *Balance*, and to the *Debtor ſide* of Mr. *Lamon's* account, to balance both ſides.

In *folio* 6. is the title of *Houſhold Expences*; which is already diſpoſed of

of in the *Caſh account*, being the ſource from whence it originated.

Being now arrived at my *account* of *Balance* in *folio* 7. I find (what I would wiſh in *all caſes*) that *both Sides do agree*; and that there is remaining for me, after paying my juſt debts, 814*l.* in this account.

And ſo cloſes the proſpect of my whole concerns in the *Ledger*; and the amount of what I am then worth, forms an *Inventory* for any ſucceeding ſet of Books, &c.

Quin's Rudiments

OF

BOOK-KEEPING.

PART II.

THIS part of the work is calculated for the uſe of both ſexes, whoſe rank, or occupation, exempt them from real mercantile employment, but who have a deſire of adopting ſome plain and conciſe method, laid down upon certain principles, by which to conduct their own private or public negotiations; that they may thus

thus have a daily view of their *income* and *expences*, and manage their affairs according to their finances.

My intention is to aſſiſt them in ſuch a laudable endeavour, by an uniform purſuit, from which they cannot but reap many and great advantages.

Being thus guided into the paths of rectitude, they may avoid the voluntary error of thouſands, who, bewildered in the maze of Folly, are loſt to *Society*, and to *themſelves*; and who, when they awake from their vain dream, feel all the terrors of approaching want, and all the dreadful apprehenſions of worldly ſcorn, attendant on mortified ambition.

A deſire

A deſire of power is as often the paſſion of the *little*, as of the *great*; but to be ſtudious of gaining a ſovereignty over our own thoughts and deeds, will be found the beſt mode of obtaining it; and, conſequently, to perſevere in recording the material occurrences of each day, is a direct path whereby to reach the ſummit of our deſires; as this will give us a fair opportunity, by conſulting the faithful record, as in a mirrour, to view our paſt actions, and thereby to regulate our future conduct. Though yeſterday cannot be recalled, yet, by yeſterday's experience, to-morrow may furniſh us with wiſdom: and thus we may go on, in a ſucceſſion of improvements, till we gain that degree of command over ourſelves, ſo neceſſary to man's happineſs, and ſo

unattainable by thoſe whoſe untutored inclinations lead them to dream away life, without once opening the eyes of *reaſon*.

An account of private and public negotiations, properly kept, muſt certainly contribute much to the fame and intereſt of thoſe who are poſſeſſed of ſentiments that lead them to mark out time in ſuch order; while the negligent, "*who take no note of time, "but by it's loſs,*" will not fail, ſooner or later, to feel the dreadful effects of their miſconduct.

If people would but ſeriouſly conſider what they owe to themſelves, and to the community, ſurely we ſhould not ſo often find them negligent in the diſcharge of theſe neceſſary

ſary duties of life; yet, alas! how many ſuch do we ſee, who boaſt of their character, their elegance, their refinement of taſte, and a thouſand viſionary qualities; all which, they doubt not, will recommend them in the world! Full of themſelves, they ſeldom deign to beſtow a thought on others, except when they are employed in finding out blemiſhes, and ſacrificing the fair fame of their neighbours to their own petulance or envy.

To ſuch as theſe, the page of uſeful knowledge is but an univerſal blank, while the volume of ſlander is ever open. Unknowing of themſelves, they are ever ready to paſs judgment on others, and thus com-

plete the ſtamp of an unmeaning or a worthleſs character.

Theſe *exalted* beings can never regard that regularity in their accounts, which they have previouſly diſcarded from their moral conduct. By them ſuch an exactneſs is treated with a ſovereign contempt; as, at beſt, but a dull, *mechanical exerciſe*, unworthy of their notice. *Œconomy*, *Frugality*, and *Temperance*, as well as the terms *Debtor and Creditor*, are baniſhed from their dictionary; they cannot endure expreſſions ſo low, ideas ſo confined as theſe; though, perhaps, ſome among them have derived their deſcent and conſequence (not at all to their diſhonour) from honeſt and induſtrious traders, by whoſe

whoſe means that wealth was *acquired* which they have made it too much their ſtudy to *diſſipate*.

It is certainly mean, to entertain one perſon at the expence of another. That ſelf-defence is but weak, which conſiſts only in recrimination: But what ſhall we ſay of thoſe who pretend to ridicule the truly good and prudent; who can condemn the regularity of ſuch as keep a juſt account of their tranſactions, or ſneer at a *lady*, for producing a book of accounts to teſtify her wiſe conduct during the preceding year, which muſt conſequently prove her regard for her own reputation, and the welfare of her family?

Amongſt

Amongſt our *nobility* and *gentry*, whoſe fortunes are moſt reſpectable, we find many who are by no means above making ſuch inquiries, and ſtating ſuch accounts, as may lead to inform them of the true ſituation of their affairs; and we well know, that many of them improve their *talents*, as well as their *eſtates*, while they are employed in ſuch neceſſary inquiries. If, then, an inſpection of their accounts is ſo uſeful and laudable in *noblemen*, and *gentlemen of independant fortune*, how inexcuſeable muſt perſons *in narrow circumſtances* appear in the eye of Reaſon, if they are remiſs in this particular! and eſpecially, when ſo eaſy a mode as that laid down in the preſent *Treatiſe*, is offered them; which will prove a ſufficient guard to preſerve

ſerve them from thoſe irregularities, the effect of which is *certain*, though *unexpected* poverty.

The numbers who, by want of attention to *arithmetical order*, have fallen from the height of affluence to a ſtate of dependance or abſolute diſtreſs, are ſtriking and lamentable inſtances of the truth of my aſſertions; and may well ſerve as warnings to others now in danger, not to purſue, with haſty ſtrides, the courſe that leads to ruin, but timely to check their carreer, and by returning to the paths of good order, retrieve their fortune, and eſtabliſh their ſinking reputation.

Should they neglect theſe admonitions, what muſt be the conſequences?

quences? That their health and treaſure will be diſſipated, their fame injured, and their peace of mind loſt. Then will they be left to their own melancholy reflections, when it is too late; when the proſpect is moſt dreadful, and the unhappy ſufferer is, in a meaſure, like the mourner of his own death. Fortune loſt, his friends melt from his ſide; his ruin becomes every day more certain: deſpair ſucceeds; and too often, (aweful conſideration!) he ends his misfortunes only with his life, and becomes his own executioner!

Money, in this ſublunary ſtate, has often been defined to be the ſource of *good* and *evil*; now, if we admit this maxim, it follows, that it muſt be the manner in which we *get* it, or

expend

expend it, that conſtitutes the virtue or vice in queſtion. By keeping in view, therefore, the means and conditions by which we obtain or diſpoſe of it, we may be the more powerfully guarded againſt the ill effects of the abuſe of what is either a bleſſing or curſe, according to the manner in which it is employed. It is thus that we may beſt learn to reſtrain our improper appetite for the acquiſition of treaſure, or to bridle our paſſion for diſſipating what we have already acquired. Surely this can never be deemed a grievous leſſon to a reaſonable man!

A view of the well-arranged buſineſs of life, gives the higheſt finiſh to the character of a Chriſtian. He who ſcorns that duty, offends againſt the rules of Religion; nor can the

various excuſes uſually aſſigned for ſuch errors, alleviate his fault. It is in vain for ſome to ſay, that they were formed imperfect; for others, to urge that their vice or folly is hereditary, and that they *walk in the ways of their fathers:* it is equally vain, for a third party to urge, that human nature is depraved, and more inclined to *vice* than *virtue*. Should either of theſe allegations be true, the *Author of our being* muſt be ſuppoſed to be the author of *vice* and *folly*, which is impoſſible.

But what ſhall we ſay, if all theſe things are chargeable to another ſource, by no means myſterious, and eaſy enough to be traced by men of candour and capacity?---It is too generally owing to the defect of education.

tion. Impiety and immorality are too frequently encouraged by the heedleſsneſs of Parents and Guardians, who indulge the imitative inclinations of children; which, inſtead of being directed in their proper channel, are too often ſuffered to diffuſe themſelves in an unbounded manner, and conſequently to be ſtruck with improper objects; and, perhaps, ſtill more corrupted by the immoral behaviour of the very perſons who ought to ſet them a good example.

Indeed, even among thoſe that are accounted good parents, there is one prevailing error; which is that of indulging their children, in early years, in what they are ready enough to diſapprove in them as they grow up. But in this caſe, the misfortune is,

that the diſapprobation comes too late. What is once learned, is not ſo eaſily unlearned: the earlieſt impreſſions are apt to be the moſt forcible; and thus, even the fondneſs of a well-meaning parent often proves the ruin of the child.

Theſe are the general and moſt evidently apparent cauſes of the *depravity* complained of, ſince immoralities in general are found to proceed from *example* and from *permiſſion*.

I expect, indeed, that many doubts will be ſuggeſted, relative to the propriety of my introducing ſuch a kind of doctrine in an *Arithmetical Treatiſe:* I can only obſerve, that if I have freely cenſured the conduct of Parents and Guardians, it has been only where they

they appeared to be plainly cenſurable, and, in my opinion, open to conviction; and that, in doing this, my wiſh for a reformation had the greateſt ſhare. Such a reformation I ſurely need not deſpair of, in this enlightened age; nor can I think it at all impoſſible, that thoſe who have hitherto lived the ſlaves of education and habit, if not poſſeſſed of an uncommon ſhare of obſtinacy, may yet be induced to lead more *active*, as well as more *profitable* lives. For I am firmly perſuaded, that thoſe who *reckon* their indiſcreet deeds, cannot be likely ſo frequently to *commit* them, as thoſe who paſs them by unnoticed; and that ſuch as have reſolution ſufficient to bend their thoughts to what is eſſentially neceſſary in their dealings with mankind, cannot be

capable

capable of playing ſo vainly and laviſhly with their time as thoſe who entertain no ſuch idea.

This plea, I apprehend, in the eye of candour, will be ſufficient for my treating of this ſubject, in a place where ſome might apprehend it to be improperly introduced.---But, to proceed.

The tyrant *Cuſtom*, it ſeems, has debarred *females* in general from a neceſſary knowledge of *accounts*; as if the delicacy of their ſex, or ſome other myſterious reaſon, prevented their obtaining an accompliſhment ſo neceſſary as that of being capable of knowing the real ſtate of their own affairs, notwithſtanding the incontrovertible reaſons which may be urged for

for their ſharing, in common with the *other ſex*, the benefits reſulting from ſuch a knowledge.

Maidens, and *Widow Ladies*, have often too fatally experienced the ill conſequences of being incapable of managing their own *accounts*; and found how little defence they could have againſt the fraudful dealings of *faithleſs agents*, when they were obliged to intruſt ſo near and important a concern to the management of others. Nor is this all: for many families have ſuffered in the abſence of the *huſband* or *father*, or when infirmities have prevented them from attending to the conduct of their affairs; which inconvenience certainly might have been avoided, had the *wife* or *daughter* been capable of attending

attending to the diſpoſition of thoſe *accounts* which muſt be acknowledged to form a conſiderable part of what may juſtly be called the domeſtic employment of the *female ſex*.

I really conceive it would well ſuit with the character of thoſe learned gentlemen who ſhall deem this Publication worthy of their notice, to lend their aſſiſtance to the Author, by uſing all their influence in prevailing upon the *Ladies*, ſo far to deviate from *cuſtom*, as not to ſubject the articles of their *accounts* to the inſpection of ſtrangers. And it is likewiſe to be wiſhed, that every *maſter* and *miſtreſs* of a family may recommend the ſtudy of them to all ſuch *ſervants* as claim their notice.

There

There is the greater reaſon for adopting this conduct, as many ſuch ſervants, being employed in *buying* and *ſelling*, laying out money for *domeſtic expences*, &c. may fall into involuntary errors, by not being able to ſtate their accounts properly, at the ſame time that they are impreſſed with a notion that it requires more time and money than they can afford, to gain a competent knowledge of the ART; and therefore they are generally content to remain in the obſcurity of ignorance, rather than make any advances towards what they deem ſo hazardous an experiment; by which means they are often debarred from promotion in life, while their integrity and abilities are in a great meaſure loſt to their employers.

But if *gentlemen*, *ladies*, *mechanics*, and *ſervants*, who are at preſent incapable of managing their accounts according to the rules of art, were but convinced how eaſily the qualification might be acquired, they certainly would not heſitate about becoming *accountants*, on ſuch eaſy and profitable terms as only ſpending a few hours in ſtudying the following ſcheme.

Let us ſuppoſe that Mr. *Watchwell*, juſt of age, comes to the enjoyment of 1000*l. per annum:* he forms a plan of keeping his accounts according to the rule of *double entry*, that he may at pleaſure have a comprehenſive view of his manner of living. In this caſe, the method of doing it differs only from that treated of above,

as

as the ſituation and avocations of a *private gentleman* may be expected to vary from thoſe of a *merchant:* and, according to this ſcale, there is but *one* Book neceſſary for *ſtating* and *balancing* the whole buſineſs.

Mr. *Watchwell*, independant of his yearly income, has 500*l.* by him; and, out of that ſum, determines to pay *ready money* for every thing that he buys, till his fortune begins to circulate in his favour.

The whole of his yearly accounts will be compriſed in *four folios*, as a multiplicity of examples cannot facilitate the inſtructions neceſſary for the *learner;* but I recommend to thoſe who are deſirous of attending to order, in this caſe, to make their

entries in a *Memorandum-Book*, and from thence to transfer them occaſionally into the *Ledger*, arranging them under their proper *titles*.

An *Alphabet* will be neceſſary to this *Ledger*, to direct to the *folio* occaſionally required.

ALPHA-

ALPHABET.

A.	B. Final balance 4	C. Carnage C. 1,2,4 Calico T. 3. Cocktail R. 3.	D. Dogood, D. 4.
E.	F. Fairwing, P. 1, 3, 4. Fairman R. 2,4	G.	H.
I.	J. Jingle, J. 2,4.	K.	L. Lovejoy, M. 3. Lottery, 4, 4.
M.	N.	O.	P. Plum M. 1,2,4. Paywell, P. 2, 4, 4.
Q.	R.	S. Spring, G. 1. Sweepstake, S. 3.	T. Trim, T. 1, 4. Timewell T. 2.
V.	U.	W. Whitebread O. 2, 4. Wages, 4.	X.
Y.	Z.	—	—

		£.	s.	d.
JAN. 1.	**Cash——————Dr.**			
	To Stock—for so much in Hand -	500	—	—
		500	—	—

BRITISH MUSEUM 31DE73

	Cr.	£.	s.	d.
JAN. 10.	*By Thomas Trim*—paid for a Suit of Velvet	25	—	—
30.	*By Charles Carnage*, the Butcher—paid his Bill for 1 Month - - - - - -	6	—	—
FEB. 7.	*By George Spring*—for a new Chaise -	100	—	—
28.	*By Peter Fairwing*, the Poulterer—paid his Bill for 2 Months - - - - -	30	—	—
MARCH 30.	*By Martin Plum*, the Grocer—paid his Bill for 3 Months - - - - - -	40	—	—
	By Balance—for Cash in Hand - - -	299	—	—
		500	—	—

March	**Cash——————Dr.**	£.	s.	d.
30.	*To Stock*—for ſo much in Hand - -	299	—	—
April 12.	*To Paul Paywell*—for 1 Quarter's Rent, due 25th laſt March - - - - -	100	—	—
15.	*To Robert Fairman*—for Rent, in full for 1 Quarter, due 25th March laſt - -	75	—	—
20.	*To Joſeph Jingle*—for 3 Months Intereſt, due on his Bond 30th March laſt - -	75	—	—
		549	—	—

		£.	s.	d.
APRIL	Cr.			
10.	*By Oliver Whitebread*, the Baker—paid his Bill for 3 Months, &c. - - -	16	—	—
17.	*By Timothy Timewell*, the Watchmaker—paid to him for a Gold Watch, No. 77.	20	—	—
19.	*By Charles Carnage*, the Butcher—paid his Bill in full, till 1ſt. inſtant. - - -	30	—	—
	By Martin Plum, the Grocer—paid his Bill in full, till 1ſt. Inſtant. - -	19	—	—
	By Balance—for ſo much in Hand - -	464	—	—
		549	—	—

		£.	s.	d.
APRIL	Cash——————Dr.			
20.	*To Stock*—for the Sum in Hand -	464	—	—
		464	—	—

		£.	s.	d.
MAY.	Cr.			
30.	*By Peter Fairwing*, the Poulterer—paid his Bill in full, till this day - - -	49	—	—
	By Thomas Calico, the Linen-Draper—paid his Bill in full - - - - - - - -	56	—	—
	By Mark Lovejoy, the Wine-Merchant—paid his Bill in full - - - - - -	142	—	—
JUNE 20.	*By Samuel Sweepstake*—paid to him for a Wager loft - - - - - - - - -	50	—	—
30.	*By Richard Cocktail*—for 4 Bay Geldings	100	—	—
	By Balance in Hand - - - - - - - - - - - -	67	—	—
		464	—	—

	Cash——————Dr.	£.	s.	d.
JUNE 30.	*To Stock*—for the Sum in Hand - -	67	—	—
SEPT. 30.	*To Paul Paywell*—for half a Year's Rent, just due - - - - - -	200	—	—
DEC. 30.	*To Robert Fairman*—for 3 Quarters Rent, just due - - - - - -	225	—	—
	To Paul Paywell—for Rent in full -	100	—	—
	To Joseph Jingle—for 9 Months Intereſt, just due on his Bond - - -	225	—	—
	- - - - - -			
	To Lottery—for a Prize - - - - -	100	—	—
		917	—	—

		£.	s.	d.
SEPT.	Cr.			
24.	*By David Degood*—paid in Exchange for old-fashioned Plate, &c. - - - - -	80	—	—
	By Lottery—paid for one Ticket - -	14	—	—
DEC. 30.	*By Charles Carnage*—paid him in full -	36	—	—
	By Martin Plum—paid him in full -	40	—	—
	By Thomas Trim—paid him in full -	34	—	—
	By Oliver Whitebread—paid him in full	15	—	—
	By Peter Fairwing—paid him in full -	12	—	—
	By Servants Wages—in full for the present Year - - - - - - - - -	60	—	—
	By Balance—remaining in Hand - -	626	—	—
		917	—	—

BRITISH MUSEUM 31DE73

INSTRUCTIONS

FOR

Stating and Balancing the Accounts

IN THIS

LEDGER.

MR. WATCHWELL, on the firſt of January, opens an account of the Caſh he had then in hand, being 500*l.* which he ſtates on the left-hand ſide of *folio* 1. in the following order.

Caſh——————Dr.

	£.
To *Stock*---for ſo much in hand	500

By the word *Stock* (as has been before obſerved) is meant *himſelf*; and Caſh

Caſh to the amount of what he has is made Debtor to him under that name, as that *ſpecies* becomes accountable for his future dealings, both for it's *increaſe* and *decreaſe*.

On the oppoſite ſide of the ſame *folio*, appears the word Creditor; and underneath *that*, he makes an entry of the firſt payment he has to make out of his *Caſh*, which is to *Thomas Trim*, on the 10th of January, being 25*l*.

By this payment his Caſh is ſo much diminiſhed; but Caſh is immediately *credited* for the amount on the oppoſite ſide of the *folio*, "By *Thomas Trim*," who received it, and the *date* of that tranſaction prefixed to it, as in the example referred to.

Theſe

Theſe *two entries*---firſt, of the Caſh in hand placed on the left-hand ſide of the *folio*; (i. e. the 500*l.*) and ſecondly, the payment made out of that ſum, to *Thomas Trim*, entered on the oppoſite ſide of the ſame *folio*, ---conſtitute the real order of *Debtor* and *Creditor*, and of courſe form the neceſſary *idea* of Double Entry, according to the *Italian ſyſtem*.

The next tranſaction of Mr. *Watchwell's* is, his paying a *butcher's bill* on the 30th of the ſame month, which he enters in like order on the *creditor-ſide* of the ſame *folio*, and ſo continues making entries of other payments till the *folio* is full: and then being deſirous to know how much caſh he has got in hand, he adds the *creditor-ſide* of the account up

up on a ſlip of paper, which amounts to 201*l.* and ſubtracts *that* from the 500*l.* he had on commencing the account; in conſequence of which, he finds the difference to be 299*l.* this difference, according to the term of the ART, is called BALANCE, and is the clear amount of what money he then has by him. This balance is likewiſe entered on the *creditor-ſide* of *folio* 1. and being added to the other accounts there, the amount of the whole is 500*l.* being a ſum equal to the *debtor-ſide* of the *folio*. Then the account is cloſed in that *folio*, and opened in *folio* 2. under the ſame *title*; where CASH is again made *Debtor to Stock* for what remains in hand, being 299*l.*

The next occurrence is, paying the *Baker's bill* on the 10th of April; for which Caſh is credited on the right-hand ſide of the *folio*.

On the 12th of the ſame month he *receives* money from his tenant, Mr. *Paywell*; which increaſing his Caſh, is entered on the *debtor-ſide* of the *folio*.

By theſe two Entries the maxim is confirmed, "That what we *give* is CREDITOR, and what we *receive* DEBTOR."

This rule being extremely obvious; invariable in all caſes; and admitting of no critical exceptions; I ſhall not enter upon any farther explanation

planation of the terms *Debtor* and *Creditor*, but refer thoſe who will not be content with a bare ſufficiency, to the extraordinary *depths* of a GORDON.

Obſerve, that when either of the *folios* become full, then both ſides are ſeparately to be added on a ſlip of paper, and the difference made known as before, but the ſums of their reſpective totals are not to be ſet down in the book. In this *folio* the difference or *balance* appears to be 464*l.* now in the hands of Mr. *Watchwell*, which he transfers to *folio* 3. in the ſame order as before directed, &c. ſtill in every new *folio* he opens, making Caſh *Debtor to Stock* for the ſum in hand.

On caſting up the different ſides of *folio* 3. his caſh is found to be conſiderably diminiſhed by the different payments entered on the *creditor-ſide*, and that he is now truſting to 67*l.* only. But this ſum he transfers to *folio* 4. where the accounts of the year are finally ſettled, and finds the *balance* is in his favour to the amount of 626*l.* having ſaved 126*l.* out of his firſt year's income.

In order to know how much every particular article has coſt during the courſe of the year, it is neceſſary, on the making of every entry of *Debtor* and *Creditor*, immediately to annex the *number* of the *folio* where the entry is made, to the name of the perſon in the Alphabet who becomes *Debtor* or *Creditor* by ſuch *entry*.

By

By this regularity, you may always recur with readineſs to the *perſon* or *thing* required.

This ſcheme of management, though profitable and ſatisfactory, may perhaps be objected to, becauſe it is not difficult, and does not bear the marks of application and ſtudy. This, I acknowledge, nor did I think it an object to employ a ſtrong invention; and if I have uſed any degree of labour in compiling it, it was to make the walk level for others. I did not calculate it to ſupport unneceſſary fancy, but to be acknowledged uſeful to the different ranks to whoſe uſe I devote it; that they might become more capable of ſeeing their *domeſtic concerns* in an inſtructive point of view, with every

degree

degree of certainty of which arithmetical demonſtrations are capable; though not requiring any greater knowledge of numerical powers than that of plain Addition and Subtraction, *juſtly* and *uſefully* to comprehend all that is eſſential in the ſyſtem of regular *Book-keeping*, for the gentleman and mechanic, &c. &c.

And I truſt that the liberality of Teachers, and the reſpectable connections they hold with ſociety in general, will prevail upon them either to recommend the preſent ſcale to future uſe, (or to prepare a better;) eſpecially as the individuals that ſtand in need of ſuch aid, are paſt the days of receiving it in public ſchools, and have not leiſure to attend to private tuition in the uſual forms: yet when there

there is a want of previous leſſons to obtain the *art*, and a doubtful capacity, the *Teacher's* attendance is neceſſary; but if he can qualify his pupil in leſs time, and on eaſier principles than common, who would ſcruple to reward him more bountifully than ordinary, on account of receiving ſo many advantages with unexpected facility? And ſurely every one who makes uſe of his reaſon cannot but approve of a ſyſtem which leads on ſo ſwiftly to prudence and improvement, and bids fair to make ſuch as adopt it reſpectable by the acquiſition of real and uſeful knowledge.

Quin's Rudiments

OF

BOOK-KEEPING.

PART III.

A MORAL ESSAY,

On the proper Manner of initiating Youth of both Sexes into the Practice of Temperance, and a juſt Senſe of moral Rectitude; to which it is hoped that Parents and Tutors will particularly turn their Attention.

BEFORE I begin upon this ſubject, I cannot help ſeeing and obſerving the difficulties which I am likely to encounter. Parents of all

ranks are generally perſuaded that they have a ſufficient knowledge of whatever may conduce to the natural or moral good of their children. *Parents* are, in this caſe, like *abſolute monarchs*; like them, too, when wrong, they are rarely found to liſten to that good counſel which ſhould ſet them right. As to *Teachers*, they ſeem to poſſeſs a ſort of excluſive privilege to manage, in their own way, thoſe who are committed to their charge. I would by no means affront either the *Parent* or the *Teacher*, but would wiſh to ſubmit the maxims here laid down to the diſpaſſionate judgment of their unprejudiced reaſon.

He muſt have but little experience of mankind, who knows not the difficulty of *giving* and of *taking* counſel.

ſel. Advice is the moſt delicate of all gifts to be preſented, and generally of all gifts it is the moſt unthankfully received. The reaſon aſſigned for this is plain enough: The apparent ſuperiority of the adviſer to the perſon who receives his counſel, ſeldom fails of awakening in the breaſt of the latter a paſſion not the moſt honourable to human nature. To this may be added, that as advice, inſtead of fore-running, too often follows misfortune; it is, in this caſe, apt to carry with it ſomething like the air of *inſult*, in which predicament it is ſure to be diſregarded.

The Author of theſe ſheets can only obſerve, to obviate theſe difficulties, That he ſincerely declares he wiſhes to aſſume no ſuperiority over thoſe to

whom he ſubmits, but on whom he by no means deſires to intrude his advice: and that his counſel, in general, is intended to *prevent* misfortunes, and not to triumph over the unfortunate, he truſts every page of this work will ſufficiently evince.

For theſe reaſons, he yet hopes that the utility of his preſent ſcheme will meet with a favourable reception from thoſe whoſe candour is ſuperior to prejudice; and that Parents and Teachers, who are enlightened with reaſon, will not be afraid ſo far to treſpaſs upon the laws of *cuſtom*, as to give this Eſſay at leaſt an impartial conſideration; and if the maxims contained in it are found conſonant to reaſon, that they will heartily engage in the ſame cauſe, and co-operate in the

plan

plan of regulating the various paſſions of Youth, in ſuch a manner that Age may enjoy with ſatisfaction the retroſpect of many days well ſpent, health, wealth, and fame preſerved; and with pleaſure contemplate thoſe rewards which Heaven has in ſtore for the truly wiſe and virtuous, who have made it their ſtudy to walk in the paths of rectitude, in the midſt of a diſſipated world.

Above all things, it ſhould be recommended to Parents and Teachers, whoſe capacity is equal to the taſk, to inculcate *early* in the minds of Youth thoſe uſeful leſſons which they would wiſh them to make the rule of their conduct in life. As tender minds are apt to take impreſſions, ſo thoſe impreſſions are generally found to be

laſting;

laſting; for which reaſon it will be in vain to attempt, at a more advanced period, what has been neglected in the beginning. Youth once accuſtomed to wander in the maze of error, are not eaſily recalled to the ways of wiſdom; on the contrary, they are liable to deviate ſtill more and more from the rules of right, till at length they begin to throw off all regard to laws and obedience, and become the ſhame and ſcandal of their families.

It may not be amiſs to obſerve here, that Teachers, in their *official* capacity, are frequently ſo ſituated that they cannot properly be accountable for the actions of the young perſons who are ſaid to be committed to their charge, and conſequently muſt not be deemed acceſſory to thoſe numerous

ills

ills which too often attend the head-ſtrong paſſions of their pupils. It is too much the fault of Parents, in this age, to conſider the moſt able Teacher in a light too mean to give the proper dignity to his authority, or weight to his lectures. He is conſidered as in a ſtate of ſervitude; and is not only ſubject to *direction*, *injunction*, *frowns*, and *contempt*, from many of an inferior condition, without any occaſion given, but even to the loſs of that *fame* and *emolument* juſtly due to the deſerving in their profeſſion; and is reduced ſo low in the opinion of thoſe who ought to reſpect him, that the complainings of a liſping infant are often ſufficient cauſe for the diſmiſſion of his Teacher. Where this is not the caſe, his rewards are at beſt precarious, and his circumſtances conſequently

quently narrow; inſomuch, that the very name of the profeſſion implies *want* and *ſervility*; the latter, indeed, to ſuch a degree, that beſides all the marks of diſreſpect already mentioned, it is a common thing for thoſe who paſs under the denomination of *ſcholars* (ſtrange reverſe!) to be examined concerning the abilities of the *maſter*, and thereby fully convinced of his ſubſerviency to the will and pleaſure of the *parent*. Tutors who are thus obliged mechanically to move and ſtop at the will of others, may indeed remonſtrate upon the ſubject, but it can ſcarcely be expected that their remonſtrances will meet with due attention;---they can only lament their own ſituation, and view with regret the declining ſtate of literary merit on the one hand, and the ill

effects

effects that youth muſt experience, for want of a due controul being laid on their actions, on the other. This is all that can be expected from Teachers thus ſituated. It is unreaſonable to ſuppoſe they can anſwer for the miſconduct of their pupils.

That parents and tutors have often united to form the minds of youth to virtue, is glorioufly demonſtrated in the many ſhining characters that adorn this nation, and the ſtill greater number of thoſe who are dear to their families, and the joy and pride of all their friends and acquaintance: But that we have too many inſtances of a contrary conduct, the prevailing diſpoſition of the times to vice, folly, and diſſipation, will ſufficiently evince. And we do not want for ſome moſt

dreadful examples of thoſe who have purſued it, till repentance came too late to ſave them from infamy and ruin: witneſs the courts of juſtice; witneſs the numbers of unhappy victims who are continually falling ſacrifices to their own ungoverned paſſions. Then let the reflecting world determine whether I have not been right in my aſſertions. In turning over the page of their tragic hiſtory who have thus met an ignominious fate, how many ſhall we find who might have been made happy in themſelves, who might have been rendered worthy members of ſociety, had it not been for the improper indulgence allowed them in youth, which, as it were, prepared their minds for imbibing the evil effects of bad example, left them abandoned

to vice, and finally devoted them to deſtruction! What pangs muſt the wretched ſurviving parents feel, who have thus been the primary cauſe of the ruin of their own offspring; having, by a miſtaken fondneſs, laid the foundation of thoſe evil diſpoſitions which terminated at laſt in their deſtruction!

The *dotard*, CUSTOM, has indeed eſtabliſhed a maxim, which (like the doctrine of *fatality*) is the very pride of the impotent and indolent mind: It is this, "That *both ſexes*, from the moment they firſt draw the vital air, and view the light of Heaven, have a particular tendency to *good* or *evil*, which no force can bend, no reſtraint can alter, and which will ſtill attend them through the whole courſe of

life, unreſtrained by Reaſon, unaltered by Education."

Let us take a view of the bleſſed effects of this extraordinary maxim.--If theſe things are ſo, then all the pains of Parents or Teachers muſt be in vain; for to what purpoſe is it to attempt to controul unconquerable Nature, or ſtop the ſtream which is deſtined to flow for ever? May not every appearance of wilful ſtubbornneſs or childiſh folly, every ſerious action, every giddy flight of fancy, be alike interpreted to proceed from this ſuppoſed innate diſpoſition? The conſequence is evident; that while we reaſon thus, we ſhall never with a proper ſpirit ſet about the great work of Education, the very intent of which is to bend the ſtubborn, ſtrengthen

ſtrengthen the weak, and make impreſſions on the yielding mind.

Let it be allowed, that the diſpoſitions of various perſons of both ſexes *differ* materially even from an *innate* principle, (which is more than many philoſophers will allow;) yet, when this is granted, it does not follow that the principle is never to be altered, controuled, or guided through life; much leſs does it follow, that it ſways any one by an irreſiſtible impulſe, either to good or evil.

Perhaps, on a due examination of the matter, we ſhall find that the chief difference ſubſiſting is only in the temperament or conſtitution of the perſon; for *habit* here can have no ſhare in the conſideration. From hence

hence it ariſes, that the paſſions of children may be ſtronger, weaker, or directed to different objects; but neither the ſtrength or weakneſs of the paſſions, nor any attachment of them, ſimply conſidered, comes within the deſcription of *good* or *evil*, which muſt be determined by the *manner* in which they are exerciſed and confirmed by habit. And this is the grand work of Education. Again,

Whatever may be the attachment of mankind to one object, or averſion to another, we ſhould always recollect that man is endued with *reaſon* to regulate theſe diſpoſitions; to awaken which, and to guide it in the paths of rectitude, is the very uſe and end of Education. Among the brute creation, indeed, the *impulſe* here

ſpoken

ſpoken of obtains the name of *inſtinct*, and is almoſt the only guide of thoſe animals. By this they are led to the propagation of their ſpecies, to ſeek in dens or caves, in foreſts, lawns or meads, in ſeas or deep waters, according to their kind, a ſhelter for their young, to ſupply their food, and to provide for themſelves in a more ample and independant manner than man could be ſuppoſed to do, if left to himſelf, under the mere direction of theſe inborn principles. But man has *reaſon* to direct him; and it would ſurely be a poor boaſt, to have recourſe to that *inſtinct* which, though wiſely given to the brutes, could never be intended for a guide for him who poſſeſſes that invaluable quality by which he ought to regulate his actions!

It

It is by this powerful aſſiſtant that *he* has been enabled (though otherwiſe weak in his nature) to overcome difficulties and perils, to ſubdue lions and tygers, to hew down vaſt foreſts, and to dig into the bowels of the earth for materials to conſtruct ſtately edifices, or find ſplendid ornaments for his perſon or his habitation. Armed with the ploughſhare and the ſpade, he has rendered barren wilds fertile, and dreary deſarts habitable; he has improved nature's works, and decorated, as it were, by his labours, the vaſt theatre of the world.---The immenſe ocean has experienced his power: he has launched on ſeas unknown; and, ſpreading his ſails to the uncertain winds, has ſurrounded the Globe; in effect, has joined vaſt continents, which the mighty

mighty deep ſeemed to have ſevered from each other for ever. And thus, by *reaſon*, he has become the lord of the creation.

By this, too, has man been enabled to diffuſe the light of *ſcience* over the face of the earth; and *commerce*, with her concomitant *civiliſation*, have become known to mankind. But if ſome men have gained immortal fame by deeds like theſe, how much greater applauſes are juſtly due even to the ſimple *cottager*, who rears his own offſpring with care, whoſe tender aſſiduities are equally directed to the health of his body and mind; and who, while he acknowledges the obligation he is under to provide the child with the neceſſaries of life, forgets not alſo that there is an equal

tie upon him to uſe all his endeavours towards the improvement of his mental faculties, and training him up in the ways of Virtue.

The *animal creation*, as has already been obſerved, are ever ready, to the beſt of their power, aſſiſted by inſtinct, to provide for their young. If we view the *vegetable creation*, we may admire how the ſeeds, mingled with their parent earth, riſing in tender blades, thrive under the friendly ſhelter of the branch which bore them. Let us learn from ſuch leſſons what is required of us. Our practical duties are plain and eaſy; we have only to refer to *reaſon* to guide our paſſions, and ſuppreſs our turbulent inclinations. This is our part; let us leave the reſt to Heaven.

The

The man who is loſt in ſelf-love, or immerſed in indolence, is not likely to benefit either himſelf or others; but he who "loves himſelf in his race," and ſuffers not that affection to degenerate into a fooliſh indulgence, is a valuable member of the community. I have ever conſidered the involuntary viſit of an innocent *babe* as a matter of the greateſt importance, and conceive that the reception ought to be ſuch as is worthy of the gueſt. If we expect that a child ſhould inherit ourſelves, how much does it behove us to adopt a proper manner of conduct and behaviour, in order to ſet a proper example, and extend our good name to poſterity; thus ſecuring to ourſelves a more laſting monument than the

pen of the poet, or the ſtatuary's chiſſel, can conſecrate to our memory.

When the infant firſt opens it's eyes upon this mortal ſcene, we behold a being which ſhews no ſigns of the wonderful depravity of taſte of which ſome have told us. The child can be expected to conceive nothing but what is offered to it's outward ſenſes; and in theſe matters, as to taſte, ſight, ſmell, &c. we generally find it's judgment, in rejecting what is offenſive in it's preſent ſituation, conſonant enough to the rules of *reaſon*. But increaſing years muſt demand an increaſe of care in the parent. The expanſion of the mind, the enlargement of the imitative faculties, demand the aſſiſtance of precept and example, and a due attention

to

to that great duty of ſetting the light of reaſon before his offspring, in order to prevent the violence of the paſſions, which though not evil in themſelves, will always prove ſo when indulged beyond a certain bound. To prevent the tranſgreſſion of this bound, to warn youth not to follow blindly where inclination leads the way, becomes the care of the guiding head, and leading hand, which muſt now form the firſt link of that chain of happineſs that is to mark the period of future exiſtence.

How ſweet and delightful is the proſpect of the aged father ſmiling on the fruits of his labours, like the huſbandman rejoicing in his harveſt! With what ſatisfaction does he ſurvey his ſons and daughters acknowledging

ledging their obligations to him for his parental care; preparing, at the ſame time, to follow him in the paths of Virtue, in whoſe precepts they are now eſtabliſhed, ſo as to have little to dread from thoſe temptations which are otherwiſe too ſtrong for inexperienced youth!

May all parents and guardians be poſſeſſed of a proper degree of judgment, where to uſe *indulgence*, and where *reſtraint* is neceſſary. May Heaven inſpire our youth with a proper ſenſe of what they owe to thoſe who have brought them up in ſuch a manner as to deſerve the palm of Virtue, ſo that in time they may themſelves become worthy Parents, Rulers, or Teachers of a new generation!

Having

Having thus, from my ſenſe of obedience as a *ſon*, my regard as a *father*, and love of order as a *ſubject*, offered my beſt wiſhes and endeavours for the benefit of mankind; let me now intreat the Reader's attention, whilſt I offer a few plain and brief obſervations on the uſe of calling in the aid of the eaſier parts of *Arithmetic*, more readily to convey the idea of *morality* and *good order*, and to render the impreſſion more forcible and permanent.

CUSTOM (on whoſe abſurd ſway I have made ſo many obſervations) has granted children not only the privilege of expecting *pocket-money*, but alſo that of uſing it at pleaſure, for the gratification of every little fancy which occurs to them. The

donors

donors ſeldom think of putting this kind of liberality under any *reſtriction*, as not conſidering the various temptations to which the *receivers* are ſubject, but generally leave it to the pleaſure of the *latter*, to diſpoſe it as they think proper.

I cannot help obſerving, that this is an early opportunity of gratifying inclinations that may ripen into habits, which it will be hard either for *reaſon* or *authority* to conquer. Strength and property increaſing, will neceſſarily confirm theſe habits; and thus youth will too often run into diſſipation, while no reckoning is kept of thoſe ſums which they are ſo apt to ſacrifice to *folly*.

Were

Were my powers equal to the deſire I have of giving a better direction for the employment of money in the hands of children, I ſhould not be ſparing of my labour in this particular: but how weak and inſufficient ſoever my ſcheme may appear at firſt ſight, I may venture to ſay, that a proper and unremitted uſe of it will be more likely to lead youth to a ſubſtantial knowledge of rectitude in life, than the *ſchool peruſal* of the Morals of Seneca; ſince it is not the ſtyle or the reputation of authors that can prove ſo great a recommendation to youth, in this caſe, as tracts ſuited to their capacity and underſtanding, they being naturally more inclined to attend to lectures which concern what comes immediately within their conception, than to the moſt elaborate Treatiſe

upon ſubjects of a more diſtant concern.

It is plain that youth, as well as age, is capable of reflecting on the different arts of *getting* and *expending* money; and indeed the attention to both theſe circumſtances is ſometimes ſo great, as to prevent them from turning their thoughts to more material concerns. On this account, the *modeſt*, *diſcreet*, and *deſerving* manner of their *obtaining* money, and the proper mode of *diſpoſing* of it, ſhould be ſubject to the direction and controul of the Parent, Guardian, or Tutor; and as theſe are matters which the Youth ſo much regards, there is no doubt but that the Teacher ought often judiciouſly to mingle them with other ſubjects, propoſed for

for contemplation or moral improvement.

What an infinite *anxiety* and want of *reſt* may be ſeen in the Youth enriched with the poſſeſſion of a *guinea!* How uneaſy and perplexed, till it is divided into as many *parts* as he has *paſſions* to *gratify!* When in the *Toy-ſhop*, or at the *Paſtry-cook's*, what merchant on the Exchange, or great negotiator, can have more deliberate cares and nice ſcruples, than this young dealer, agitated with all the contending forces of different inclinations! In this open profeſſed ſtate of his deſires, the Tutor may learn how to impede the growth of what he ſees inordinate; and if the Youth does not yet know *Addition of Money*, there ought to be no time loſt

in the familiar exerciſe of that *one rule*; which one of eight or ten years old, knowing how to write a legible hand, may learn in a week, ſo as to make regular *entries* of *caſh* allowed to him for *pocket-money*, bounties from *friends*, &c. and how theſe treaſures were actually diſpoſed of, in a little *memorandum-book*, ruled in the form of a *Day-book*.

This ſimple *arithmetical maxim* ought to be introduced as early as the capacity will allow, from the eaſy acceſs it may have, before other practices are known; and the *indulgence* of *pocket-money* ought not to take place till this young agent was ſo far prepared to account for his *ſtewardſhip*: For the Youth who is convinced that he is not to have money

ney till he is capable of telling the different ſums he receives---when, and from whom, and what various ways of conſumption he found for it; will, of courſe, uſe his beſt endeavours to be ſoon qualified for ſo *deſireable* an *office* as the diſpoſal of his *own caſh*, though under ſome reſtrictions; but however diſagreeable this neceſſary order may ſeem at *firſt* to thoſe of riper years, and long indulged in the *indiſcriminate* uſe of *caſh*, there is little doubt but the conſequences will make amends in the real enjoyment of ſolid pleaſures.

Every alluring art ſhould be uſed in the introductory part of this buſineſs, in order to bring youth to a rigid and candid compliance with making regular entries of all their

tranſactions,

tranſactions, wherein they had occaſion to receive money, or to give it away; or when they exchanged any one article for another, whether *right* or *wrong* in their dealings. But it will not be well to make too ſudden and ſevere an enquiry into the firſt part of their conduct, nor paſs too rigorous cenſures even on ſome effects of negligence. The Tutor ſhould rather become their *advocate*, when any misfortune has happened, eſpecially if the treſpaſs is readily acknowledged: for bringing his Pupil to a ſenſe of diſcovering his *own blemiſhes*, is ſecuring the firſt neceſſary principle of obedience, and a ſenſe of duty. Miſtakes of omiſſion and commiſſion ſhould likewiſe be often paſſed by in the firſt attempts, as the *plea* of *inexperience*, and the uſual allowances made

made for *caſualties*, are granted to *all adventurers*. The *Tutor* cannot too tenderly exhort youth to a due and ſtrict obſervation of *honour*, in making fair and faithful records of their unlucky affairs in as minute a manner as the moſt fortunate and ſucceſsful events, always encouraging them ſo that they may not *ſink* beneath ill fortune; leſt they ſhould, in future, be deterred from making trials of their judgment, and be rendered *too timid* in venturing on *deciſions* in matters where no real difficulty occurs; for by means of this backwardneſs, many are deprived of the proper exerciſe of their faculties, by being too fearful of freely delivering their opinions in the preſence of *Parents*, *Teachers*, and other *ſuperiors*.

The *Tutor's* making unſuſpected trials of his Pupil's diſpoſitions, (as I have already obſerved) may anſwer greater ends than formal examinations; for by that mode of inſpection the Teacher will be enabled to form ſuch laws of governing his charge, as to reſtrain him from every improper *bias*, without the rigorous appearance of too much authority. However, though I conſider mildneſs and a perpetual calmneſs of temper, as proper qualities in the Teacher, yet that evenneſs of mind ought always to retain a becoming dignity, and never to deſcend into familiarities, during the time of tuition: nor ſhould public Teachers ſuffer their Uſhers to be conſidered more eaſy of acceſs than themſelves; for a continued ſerenity of *words* and *actions*, ſo as not to ſuffer

ſuffer from *affectation* or *pedantry*, will be found more capable of holding a *perpetual awe* over *giddineſs* and *obſtinacy*, than any *pretended* or *real agitation*; becauſe the grand principle for obtaining a ſure dominion, conſiſts in gaining the *reſpect* and *confidence* of the *governed*, from the value of a man's own ſtability and good conduct.

When once this neceſſary aſcendancy is gained, it will be eaſy to impreſs on the minds of youth a reverential regard for their *ſuperiors*, and an affectionate and grateful reſpect for *Parents*, *Patrons*, and *Teachers*; hoſpitality for the *poor*, and compaſſion for the *abandoned*.

When theſe virtues are thus kindled into a deſireable ambition in the breaſts of Youth, and meet the fanning gale of public applauſe, it cannot be readily extinguiſhed, but at length may grow too powerful for mean temptations and diſhonourable deeds to diſgrace it; and thus may Youth arrive at *temperance* and *fortitude*, through the calm, reaſoning counſels, of their approved *Friends* and *Preceptors*; from whom they no longer conceal themſelves, but freely entreat their cloſe inſpection, as their faithful guides and guardians; that they may cenſure as juſtice bids, that errors may appear in order to be avoided, and that the work of cultivation may be purſued with *fervency*.

To

To eſtabliſh this uniformity, is the moſt *celebrated part* of the *Parent's* or the *Teacher's* taſk; and yet the greateſt vigilance is neceſſary to guard againſt the too prevalent ill influence of money, when vigour and maturity begin to dawn in youth; but though this ſeaſon is critical to both ſexes, if their confidence is firmly eſtabliſhed above vulgar prejudice, in the faithful boſom of a *Parent*, *Tutor*, or *Governeſs*, they will be ſure to overcome the aſſaults of inclination, by the wiſe reaſoning of ſuch ſecure friends; who, conſiſtent with their love and public duty, will not encourage extravagance, nor the waſte of the liberality given for better purpoſes.

This, therefore, is the fit ſeaſon to enforce the neceſſity of making

punctual reckonings, and keeping an exact account of all tranſactions worthy a place in the *Day-book* propoſed, that Youth may become familiar with the manner of entering them methodically, and diſpoſing, in a correct ſtyle, what they have to expreſs, which will alſo render them more capable of ſpelling all the different words they write, and provoke enquiry relative to many others; which may prove a ſingular great advantage to ſuch as cannot obtain a claſſical education, nor have the opportunity of much ſchool-ſtudy in their own language.

For theſe reaſons, they ought to be as deſcriptive in their *entries* as the nature of the ſubject will reaſonably admit; and blend with the names of ſuch little *wares* and *merchandiſes* as they

they *buy*, *ſell*, or *exchange*, the expences laid out in their *trafficks* of *pleaſure*, and every other charge which accrued on their account; ſuch as *tradeſmen's bills*, for different *books*, *ornaments*, *education*, *entertainments*, &c. but care ought to be taken never to give them any difficult variety of figures, nor any unneceſſary enumerations. The ſums ſhould be ſuch as may be eaſily explained, and the number of lines in a page ſuited to the comprehenſion of the Pupils, and generally not exceeding what they could readily reckon in ſpecie, when laid before them; and when deemed converſant in the order of arranging *pounds*, *ſhillings*, and *pence*, and caſting them up, then alone ſhould they claim a title to the indulgence of *pocket-money*; and if they are ambi-

tious

tious to appear as *wealthy* as ſome of their CLASS-FELLOWS, let them likewiſe be prudent and honourable in the uſe of theſe immunities, and accompany ſuch marks of favour with written teſtimonies of the regard they have for the *giver*, by avoiding the waſte or idle diminution of any part of it, and diſcovering ingenuity and taſte in the expenditure of every farthing. And that this orderly manner may extend to future good purpoſes, and remain as a memorial of their *youthful fancy*, under the tuition of *prudence*, I would recommend that theſe accounts ſhould be transferred weekly from theſe *pocket-memorandums* to a more bulky book of accounts, for their better preſervation. By theſe ſimple means, the uſual habits of being gratified in every little luxury which tempts

tempts the appetite of youth, and which too frequently grows up to unconquerable *diſſipation*, may be avoided, and the laws and exerciſes of literary purſuits promoted; nor do I think ſuch records unworthy the notice of the ſucceſſive heirs, who may therein contemplate and venerate their own family-pictures. If tyrant *Cuſtom* is not allowed always to prevail over *Reaſon*, ſurely a ſcheme ſo eaſy, eligible and profitable, and ſo well calculated for the imitation of *poſterity*, will be adopted by all Parents and Teachers, unleſs they can ſubſtitute one more likely to anſwer the purpoſe of inculcating in Youth an early inclination to juſt *œconomy*, and thoſe rules of *morality* which will be their ornament in a maturer age.

DAY-

DAY-BOOK.

1778.		£.	s.	d.
JAN. 1.	Received from my *Father*, on Condition of accounting for it when ſpent -	1	1	—
	Received from my *Mother*, for which I am likewiſe to account - -	—	5	—
2.	Paid for a *Penknife*, to Mr. *Edgeworth*	—	2	6
6.	Paid for two *Gooſberry Tarts* - - -	—	—	6
7.	Paid for a *Memorandum-book* and *Caſe*	—	1	—
20.	Received a new Suit of Crimſon-coloured *Clothes* from home, value - - - -	3	10	—
26.	Paid for a Pair of *Metal Buckles* - -	—	2	6
27.	Received a Premium from Mr. *Smart*, my Tutor, for reading Engliſh, *Enfield's Art of Speaking*, value - -	—	4	—
	Sold my *Top* and *Ball*, to gain Time for reading this Book, and received -	—	1	—
28.	Paid for *Pens*, *Ink*, and *Paper*, in order to copy ſome Parts, and make Notes on others - - - - -	—	1	10

1778. # DAY-BOOK.

		£.	s.	d.
JAN. 28.	Exchanged my old *Silver Buckles* for a new Pair, and paid a difference of -	—	3	6
31.	Paid for a Pair of *Bath Garters* - -	—	—	6
FEB. 10.	Received from my Uncle, *John Lovechild*, for having kept my Accounts regular.	—	5	—
28.	Paid for a large Book to enter my Accounts in for the whole Year - -	—	2	6

The form of entering accounts, in the foregoing *examples*, will be found the ſame as in the mercantile Day-book, *page* 26, but the mode of the *dates* differ, the *figures* being placed in the *margin*, where they are more conſpicuous, and prevent the trouble of making a *black line* for every *date*, as is cuſtomarily done in Counting-houſes.

When Youth are thus arrived at the power of accounting for their deeds, how eaſily may they be led to a knowledge of transferring all theſe tranſactions into the form of the Journal, *page* 31, and from thence to that of opening diſtinct accounts, either according to the ſcale propoſed in the Ledger adapted to mercantile uſe,

or

or that which is calculated for the private Gentleman and ſmall Dealer, in the preceding parts of this Treatiſe, as their proſpects in life may differ!

It is an intereſting matter, to conſider the many and great inconveniences which ariſe by this part of Arithmetic not being inculcated at an earlier period of *ſchool-days* than is uſually practiſed; ſince I think it cannot be denied, that I have proved the utility of connecting this eaſy-acquired art with the *theory* and *practice* of *morality*.

I am aware, indeed, that it is the received opinion, that *Book-keeping* ought to be one of the laſt ſchool-

accompliſhments to be given to Youth intended for any ſort of trade; and from this opinion is derived the ſchool-practice of firſt teaching them the multiplicity of rules in Arithmetic, in order to prepare them for ſuch a *myſterious* and abſtruſe ſcience as *Book-keeping* is conceived to be. It muſt be allowed, indeed, that this is an art which, as it is founded on *mathematical laws*, ſo alſo it is governed by them, and doubtleſs ſtands upon the ground of *ſcientific authority*; yet I muſt deny the neceſſity of ſuch preparatory leſſons as are inſiſted on for attaining it. This, I conceive, I have already proved, as well as demonſtrated it's uſe in the practice of *Ethics*, and am well aſſured that

theſe

theſe propoſitions will ſtand ſecure upon the baſis of *reaſon*.

It is generally agreed, that the conſtruction of Caſtles, Ship-building, Navigation, and Clock-work, with many other arts too tedious to mention, are founded upon abſtruſe mathematical principles; yet it will be acknowledged, that we have had many inſtances of perſons who have been early introduced to a practical knowledge, whereby they were enabled to form the ſimple parts of ſome of thoſe vaſt fabrics juſt mentioned, and who, by practice alone, have gradually acquired a familiar acquaintance with the more complicated parts of their art; and this without having had recourſe to the uſual cir-

cle

cle of ſchool-theories; and, indeed, with more diſpatch and accuracy than any ſtudent, confined to ſuch theories, has ſhewn: ſo far muſt *theory* yield to *practice*, though it is certainly beſt where *both* can be united.

By a parity of reaſoning, ſurely, we may well conclude, that young Gentlemen or Ladies, under the care of their Parents or Teachers, when once capable of expreſſing their thoughts legibly upon paper, may be immediately initiated into the knowledge of keeping their accounts correctly, according to the plan here offered, and which (without obſtructing them in acquiring other qualifications) will gradually riſe into a ſyſtematical aptneſs in accounts. This will

will be a conſtant ſource of uſeful employment, a preſervative of reputation, and a powerful aſſiſtant to that *reaſon* which alone has enabled man to become the lord of this ſublunary world.

That the regularity I have recommended in this Treatiſe will not fail of meeting with it's proper rewards, is a truth which, I think, cannot be doubted by any who chuſe to exerciſe their rational faculties. Indeed, we are pretty ſure of ſome of them, even amongſt all the uncertainties of life. What a ſatisfaction on the one hand! on the other, what a glow of gratitude muſt diffuſe itſelf through the heart of one who, from the early impreſſions made by the Parent, Guardian,

Guardian, or Teacher, on his young and tender mind, has been enabled to withſtand and triumph over temptation, and thereby enjoys that ſerenity, and reaps the harveſt of thoſe advantages which, without ſuch pious care, he never could expect! As much as *decorum* is preferable to *confuſion*, *wiſdom* to *folly*, and a ſelf-approving *heart* to a condemning *conſcience*; ſo much muſt ſuch a one riſe above him, who, perhaps, for the ſole want of proper care in early youth, and a juſt œconomy in his proceedings, has fallen into the ſnares of vice, and become a prey to that anxiety which is ever attendant on ſuch irregularities, and is thus rendered a bad member of the community; for a juſt account of our time and treaſures is not

only

only a moral duty, but is alſo required by the laws and religion of our country.

I ſhall conclude with obſerving, that it is a *proverb* among the Dutch, "That none can be poor who keep "their books correctly." By this they underſtand, that if the neceſſary regularity in keeping accounts is obſerved; as a man can tell at one view whether his manner of living is ſuited to his fortune, he will conſequently be enabled to form a proper medium for adjuſting his expences to his income, by which means he may be guarded againſt extravagance, and the evil conſequences of intemperance; from whence flow ſo many vices, deſtructive of domeſtic tranquility. By

attending to this ſalutary maxim, there is no doubt but thoſe who adopt it will reap the fruits of their labour, and find themſelves well rewarded for the care they have taken to walk in the paths of *moral rectitude*.

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January 1, 1779.